

Your Military Retirement: Reserve & National Guard!



**Military Personnel Division
Carlisle Barracks
Retirement Services Office
22 Ashburn Drive, Carlisle, PA 17013-5043
Telephone: 717-245-4501 & 717-245-3894
Fax: 717-245-4227**

Retirement Services Officer email: Theresa.derr@carlisle.army.mil

Your Military Pay Benefits

Pay Tidbits - Things to Think About!

YOUR FIRST RETIREE PAY CHECK

Your first military retiree pay will be direct deposited on the first weekday of the month after you turn 60.

COLA'S

Be Aware! You will receive a reduced COLA on the first year as a retiree because you have not been a retiree for the full year for which the COLA is based. Your most recent COLA was the Active Duty COLA.

PAY STATEMENTS and MyPay at <https://mypay.dfas.mil/mypay.aspx>

You will receive one retirement pay statement each year, usually to announce the COLA. You can still use MyPay to make allotment, tax, and direct deposit changes, view your pay statement and print your DD Form 1099R for your taxes.

RETIRED & ANNUITANT PAY CENTER FACTS

- 1. Your Military Retirement Pay comes from DFAS-Cleveland.**
- 2. If you call and talk to a human, you are talking to someone in DFAS-Cleveland.**
- 3. If you Mail or Fax something to or Get Mail from the Retirement Pay Center it's going to or came from London, KY!**

Correspondence	Mailing Address	Phone Number	Fax Number
Retiree	DFAS-US Military Retirement Pay PO Box 7130 London, KY 40742- 7130	1-800-321-1080	1-800-469-6559
Casualty	DFAS-US Military Retirement Pay PO Box 7130 London, KY 40742- 7130	1-800-321-1080	1-800-469-6559
Annuity (Survivor Benefit Program)	DFAS-US Military Annuity Pay, PO Box 7131 London, KY 40742- 7131	1-800-321-1080	1-800-982-8459

Social Security & Your Retirement Pay

- Eligible for Social Security @ Age 62
 - Longer you wait to start
 - The more you'll get
 - The closer you are to death
- Have DD form 214 for proof of possible extra earnings
 - Served from 1957 thru 2001
- **WILL GET ALL OF MILITARY RETIREMENT PAY AND ALL SOCIAL SECURITY...NO OFFSET!**

VETERANS AFFAIRS COMPENSATION & YOUR MILITARY RETIREMENT PAY

Disability Compensation - Basic Rates -- Effective 1 December 2006; To be paid Jan 2007								
Dis. Rating	Veteran	V & Spouse	V,Sp & 1 child	V,Sp & 2 ch	V,Sp & 3 ch	V,Sp & 4 ch	each add ch under age 18	*ea add school child over 18
10%	\$115							
20%	\$225							
30%	\$348	\$389	\$420	\$441	\$462	\$483	\$21	\$66
40%	\$501	\$556	\$597	\$625	\$653	\$681	\$28	\$88
50%	\$712	\$781	\$832	\$867	\$902	\$937	\$35	\$111
60%	\$901	\$984	\$1045	\$1087	\$1129	\$1178	\$42	\$133
70%	\$1135	\$1232	\$1303	\$1352	\$1401	\$1450	\$49	\$155
80%	\$1319	\$1430	\$1511	\$1573	\$1627	\$1685	\$56	\$177
90%	\$1483	\$1608	\$1699	\$1762	\$1825	\$1888	\$63	\$199
100%	\$2471	\$2610	\$2711	\$2781	\$2851	\$2921	\$70	\$222

- 10% to 40% *Non-Combat* Related Disability Offsets
Ret Pay
 - Dollar for dollar
- Remember VA Comp is **TAX FREE**

- 50% to 100% **Non-Combat** Related Disability Offsets a *portion* of Ret Pay
 - Will get the extra estimated amount listed below!
 - Get more each year until you get *ALL* Retirement Pay & Disability Pay in 2013!

2007 CR Phase-In ESTIMATED w/ 3.3% COLA

Disability	50%	60%	70%	80%	90%	100% Unemployable	100%
% of Retired Pay Recovered	\$403	\$496	\$686	\$860	\$988	\$1604	\$2471

2008 CR Phase-In

Disability	50%	60%	70%	80%	90%	100% Unemployable	100%
% of Retired Pay Recovered	74.5%	74.5%	77.3%	78.8%	81.2%	Unknown	100%

2009 CR Phase-In

Disability	50%	60%	70%	80%	90%	100% (Unemployable & Total)
% of Retired Pay Recovered	87.3%	87.2%	88.6%	89.4%	90.6%	100%

2010 CR Phase-In

Disability	50%	60%	70%	80%	90%	100%
% of Retired Pay Recovered	94.9%	94.9%	95.5%	95.8%	96.2%	100%

2011 CR Phase-In

Disability	50%	60%	70%	80%	90%	100%
% of Retired Pay Recovered	98.5%	98.5%	98.6%	98.7%	98.9%	100%

2012 CR Phase-In

Disability	50%	60%	70%	80%	90%	100%
% of Retired Pay Recovered	99.7%	99.7%	99.7%	99.7%	99.8	100%

2013 CR Phase-In

Disability	50%	60%	70%	80%	90%	100%
% of Retired Pay Recovered	100%	100%	100%	100%	100%	100%

- *If your Disability is 10% to 100% & all or part of it is Combat Related Disability*
 - *Must request eligibility*
 - *Eligible for Combat Related Special Compensation (CRSC)*
- *Combat Related Disability is NOT Offset from Retirement Pay!*
 - *Will get ALL Retirement Pay & ALL Disability Pay that is Combat Related!*
- *Most common (not all) CRSC Type Disabilities that I see are...*
 - *Vietnam Agent Orange Connected*
 - *Diabetes Type II*
 - *Prostate and Lung Cancers*
 - *Vietnam combat injuries & Post Traumatic Stress Disorder*
 - *Gulf War I & II*
 - *Post Traumatic Stress Disorder*
 - *Neurological & Undiagnosed Illnesses*

**FOR MORE VA DISABILITY & BENEFITS INFORMATION,
CHECK OUT PAGES 25 -27**

*YOUR
MILITARY
HEALTH
BENEFITS!*

MILITARY RETIREE MEDICAL BENEFITS

1. MILITARY TREATMENT FACILITY



2.

- TRICARE Website www.tricare.mil
- Region North – Health Net Federal Services Website
<https://www.hnfs.net/bene/home>
- Your choices are....
 - TRICARE Standard
 - TRICARE Extra
 - TRICARE Prime

MILITARY MEDICAL FACILITIES



Always Have the Authorization To Use **Military Facilities** Of All Military Components (Army, Air Force, Marine Corps, Navy, & Coast Guard)

The Priority For Appointments Are:

1. Active Duty & Family Members
2. Retired Military & Family Members Who Are Paying For TRICARE Prime (Under Age 65) Or Are Enrolled In TRICARE Plus (Over Age 65)
3. Retired Military & Family Members Who Are TRICARE Standard



TRICARE STANDARD

1. If you have Other Insurance, you can use this as a free Secondary...**if there is anything left to pay, after the 75% is paid by your other insurance!**
2. If you choose TRICARE Standard as your Primary Insurance a Supplemental Insurance is recommended
 3. No Enrollment Fee...It's Free!
 4. Good ID Card...You're Eligible!
5. Annual Deduction of \$150 for Single Person...\$300 for Family!
6. 75/25 Type of Policy... TRICARE Pays Up To 75% Of What Is Allowable...You Pay The Rest!
7. Go To Any Doc...So Long As They Are Willing To Do The Paperwork!
8. Catastrophic Cap Is \$3000...You Pay \$3000 Per Year...TRICARE Pays The Rest...So Long As It Is Allowable!

TRICARE EXTRA

1. If Your Doc Is A TRICARE Prime Doc...But You Don't Want TRICARE PRIME or the Doc only sees Active Duty & Family Members under Prime Remote!
2. No Enrollment Fee...It's Free!
3. 80/20 Type Of Policy... TRICARE Pays Up To 80% Of What Is Allowable...You Pay The Rest!
4. Annual Deduction Of \$150 For Single Person...\$300 For Family!
5. Catastrophic Cap Is \$3000...You Pay \$3000 Per Year...TRICARE Pays The Rest...So Long As It Is Allowable!

TRICARE PRIME

1. Annual Cost Is \$230 For Single Person Or \$460 For Family
2. Must Use A TRICARE Participating Doc & Medical Facilities
3. No Deductibles...Only Co-pays Like Regular Doc \$12, Specialist \$25, Hospital Overnight \$11-\$15 per day
4. Everything Must Be Pre-Approved...So You Must Be Very Proactive Instead Of Reactive!
5. If You Use A Military Facility...You Do Not Have To Pay The Co-pays.
6. If You Use A Civilian Doc/Facility...You Pay The Co-pays!
7. Catastrophic Cap Of \$3000 Applies...If You Pay \$3000 In One Year For Medical Care...TRICARE Picks Up The Rest If Allowable.

TRICARE INFORMATION SHEET

Important Region North Pennsylvania Phone Numbers

- **Health Benefits Advisors**

- Dunham Army Health Clinic, Carlisle, PA **717-245-4112**
- Army Health Clinic, New Cumberland, PA **717-770-4941**
- Naval Branch Clinic, Mechanicsburg, PA **717-790-3409**

- **Claims Address & Information**

Health Net Federal Svc., Inc. 1-877-874-4473
C/o PGB, LLC/Tricare Claims
PO Box 870140
Surfside Beach, SC 29587-9740

- **Pennsylvania Tricare Service Centers**

Health Net Tricare Region North **1-877-874-2273**
Carlisle Barracks
DUNHAM Health Clinic
Carlisle, PA 17013

Health Net Tricare Region North **1-877-874-2273**
333 Rouser Road
Building 4
Coraopolis, PA 15108



Pharmacy

1. Military Facility

2. DoD TRICARE Retail-Scripts

www.member.express-script.com/dodCustom/home.do

3. National Mail Order Pharmacy Program

www.express-scripts.com and www.pec.osd.mil/nmop/nmophome.htm

MILITARY PHARMACY

- Free! If They Carry What You Need
- If using DUNHAM Clinic Pharmacy, call (**717-245-4509**) or checkout the website at www.carlisle.army.mil/dahc/dunhamhome.htm before Driving!
 - Can Use Scripts Written By Civilian Doc
 - For Both Long Term Or Short Term Scripts
 - Long Term Non-Narcotic 90 Day Supply
 - Long Term Narcotic 30 Day Supply Only

DOD Tricare Retail-Scripts

- **NEW! Can be used if you have other insurance that allows you Local Pharmacy Privilege if the pharmacy participates! You should be charged the TRICARE cost!**
 - Through Your Local Pharmacy
(To Include Rite Aid, CVS, Giant, Kmart, Walmart Etc...)
 - Costs \$3 (Generic) Or \$9 (Brand) or \$22 (Non-formulary)
 - Scripts For 30 Days Or Less
- May Use For Long Term Scripts But Need To Get Monthly Refills
 - For More Info 1-866-363-8779 or
- Website: <http://member.express-scripts.com/dodCustom/home.do>

NATIONAL MAIL ORDER PHARMACY PROGRAM

- **Cannot use if you have other insurance that allows you to Mail Order Pharmacy Privilege...However, you can be reimbursed the difference!**
 - Through Express Scripts 1-866-363-8667
- Costs \$3 (Generic), \$9 (Brand) or \$22 (Non-formulary)
- Long Term Maintenance Prescriptions..(Diabetes, Cholesterol, Heart Disease, Ect...)
 - 90 Day Supply For Non-Narcotic Scripts
 - 30 Day Supply For Narcotic Scripts
- For More Info, Call 1-866-363-8667 or check the website at www.express-scripts.com

Magical Age of 65!

1. Military Pharmacy Entitlement Continues.
2. TRICARE Pharmacy Program Entitlements Continue.
 - a. DoD TRICARE Retail Pharmacy (ExpressScripts) Continues. Call 1-866-363-8779.
 - b. TRICARE Mail Order Pharmacy Program Continues. Call 1-866-363-8667
3. TRICARE-For-Life Entitlement Starts! Call 1-866-773-0404 or checkout website <https://www.tricare4u.com>
 - Enrolled & Paying For Medicare Part B
 - a. Free Supplement To Medicare
 - b. Covers Deductibles & Co pays
 - c. All Civilian Docs...If They Accept Medicare

**INPATIENT SERVICES – OUTSIDE MILITARY TREATMENT
FACILITY (MEDICARE PART A)**

		Medicare Pays	TRICARE Pays	What you Pay
Inpatient Hospitalization (Major Medical)	Days 1 -150	All but the Deductible	The Deductible	Nothing
	Days 151+	Nothing	The DRG allowed minus your copay/cost share	\$250/day or 25% of charges whichever is less plus 20% of professional charges if in a TRICARE network hospital \$417/day or 25% of charges, whichever is less, plus 25% for professional charges if in Non-network hospital.
Inpatient Mental Health (Psychiatric)	Days 1- 150	All but Deductible	The Deductible	Nothing
	Days 151+	Nothing	80% if in network hospital 75 % if non-network hospital	20% of institutional charges + 20% of professional charges See TRICARE Reimbursement Manual Chap 2.
Skilled Nursing Facility - Rehab type	Days 1 - 100	All but Deductible	The Deductible	Nothing
	Days 101+	Not Covered	80% of Network Hospital 75% if Non-network hospital	20% of allowable charges 25% of allowable charges
Hospice Care	All	95%	5%	Nothing

**OUTPATIENT SERVICES – MEDICARE PART B –
OUTSIDE MILITARY TREATMENT FACILITY**

	Medicare Pays	Tricare Pays	You Pay
Doctors Visits	80%	20%	Nothing
Emergency Room	80%	20%	Nothing
Mental Health Visit	50%	50%	Nothing
Lab Services	100% for approved services	Remaining Liability (if any)	Nothing
Radiology (X-rays)	80%	20%	Nothing
Home Health Care	100% for approved services	Remaining Liability (if any)	Nothing
Durable Med Equip	80%	20%	Nothing
Outpatient Hospital Services	80%	20%	Nothing
Blood	Nothing for 1 st 3 pints	100%	Nothing
	80% for additional pints	20%	Nothing
Chiropractor Services	80%	Not Covered	20%
Healthcare Outside	Of the United States	& it's Territories	- outside MTF
Inpatient Services	Not Covered	75%	25%
Outpatient Services	Not Covered	75%	25%

Prescriptions – same as before Age 65

Military Pharmacy (Up to 3 Month Supply)	Local Pharmacy (Up to 1 month Supply)	Mail Order Pharmacy (3 month Supply)
Free if they Carry what you need	\$3 – Generic \$9 – Brand \$22 – Non Formulary	\$3 – Generic \$9 – Brand \$22 – Non Formulary

THE ENHANCED TRICARE RETIREE DENTAL PROGRAM!



Administered Through Delta Dental
Call 1-888-838-8737 Or Check Out www.trdp.org

TRICARE Enhanced Retiree Dental Program Premiums

Effective May 2006

Regions	One-Person Enrollment	Two-Person Enrollment	Family Enrollment
Region A	\$26.13	\$50.63	\$85.30
Region B	\$30.38	\$59.29	\$99.25
Region C	\$35.60	\$68.65	\$114.13
Region D	\$40.09	\$77.87	\$130.28
Region E	\$44.55	\$85.97	\$144.85

Please Note! Your first payment must be a “Double” Payment!

Enroll via Internet at www.trdp.org or phone at 1-888-838-8737 or mail.

Benefits Overview: Enhanced

This chart provides an overview of coverage under the *enhanced* TRICARE Retiree Dental Program for patients who visit a **participating network dentist**.

Benefits available during the first 12 months of enrollment:	* Delta Pays:
Diagnostic services (such as exams)	100%
Preventive services (such as cleanings)	100%
Basic Restorative services (such as fillings)	80%
Endodontics (such as root canals)	60%
Periodontics (such as gum treatment)	60%
Oral Surgery (such as extractions)	60%
Emergency (such as treatment for minor pain)	80%
Dental Accident Coverage	100%
Additional services available after 12 months of continuous enrollment:	
Cast Crowns, Onlays & Bridges	50%
Partial/Full Dentures	50%
Orthodontics	50%
Deductibles & Maximums	
Annual Deductible (per person, limit \$150 per family, per benefit year)	\$50
Annual Maximum (per person, per benefit year)	\$1200
Orthodontic Maximum (per person, per lifetime)	\$1200
Dental Accident Maximum (per person, per benefit year)	\$1000
Benefit Year: May 1- April 30	

*The percentage paid by Delta is based on the allowed amount for each procedure. Your out-of-pocket costs may be higher if care is received from a non-participating provider.

Veterans Administration Compensation & Benefits

VA Toll free # 1-800-827-1000

Medical & Compensation

*For Disabilities that occurred while on active
duty for 90 days or longer*

- *Service Connected Disabilities are Priority and are free*
- *Non-Service Connected Disabilities are seen at Space available and cost depends on income*
- *Copies of Military Medical Records and DD Form 214 to complete Service Connected Disability Forms*
 - *Use DAV, VFW, County Veterans Representatives, American Legion, Disability Transition Assistance Program*
- *Vietnam & Gulf (Both) Wars are HOT!*
 - *Some Vietnam War Disabilities most seen*
 - *Diabetes Type II, Prostrate Cancer, Lung Cancer*
 - *Some Gulf War Disabilities*
 - *Neurological (ALS), Mustard Gas Exposure*

- 10% to 40% *Non-Combat Related Disability Offsets Ret Pay*
- 10% to 100% *Combat* *Related Disability does not Offset Ret Pay*
- 50% to 100% *Non-Combat* *Related Disability Offsets a portion of Ret Pay (Concurrent Receipt)*

Disability Pension

- *Income based*
- *Honorable Discharged war-time service*
- *Permanently and totally disabled due to non service connected disability or 65 or older*

Home Loan

- *Guaranteed loans for purchase of home, manufactured home and lots, condos or build, repair and improve homes.*
- *Disabled vets get grants to have home adapted for needs*

Veterans Mortgage Life Insurance

- *Severely disabled veterans*
- *received grants for Specially Adapted Housing*
- *Max \$90,000*
- *Apply before age 70*

Burial

- *VA National Cemeteries (under age 60)*
- *Arlington & VA National Cemeteries (over age 60)*
- *Burial Flag*
- *Headstone or marker*
- *Presidential Memorial Certificate*
- *Burial Allowance in some cases*

*More
Military
Retirement
Benefits...*

Judge Advocate General (JAG)



*Wills
Living Wills
Advance Medical Directives
Power of Attorney
VITA (Volunteer Income Tax Assistance) - **Free** Tax
Completion & Submissions
General Personal Legal Advice*

Call for appointments - Phone 717-245-4940

*22 Ashburn Drive, 1st Floor
Carlisle Barracks*

Federal Long Term Nursing Care Insurance Program

Administered by Long Term Care Partners, LLC

Offered by John Hancock & MetLife

Call 1-800-582-3337

Visit www.ltcfeds.com

- *The cost is based on the age started in the program*
- *The cost **does not** go up because of age after enrolled in program*
 - *Cost **does not** go up if you choose Automatic Compound Inflation Option*
- *Cost **does** go up if you choose the Future Purchase Option*
- *Your children over the age of 18, your spouse, your parents and your spouse's parents are eligible*

More to Follow.....